

# 107年兆豐國際商業銀行第二次新進行員甄試試題及解答

八職等、六職等辦事員

共同科目

功名文教機構

英文

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於答案卷上作答時，不得書寫與題意無關之姓名、編號或其他不應有的文字、標記、符號等，違反者該科成績以零分計。

## 一、字彙【請依照句子前後文意，選出最適當的答案】

- (1)01. Gratitude can \_\_\_\_\_ common days into thanksgivings, turn routine jobs into joy, and change ordinary opportunities into blessings.  
(1)transform (2)transport (3)reform (4)perform
- (4)02. Optimism about housing values led to a \_\_\_\_\_ in home construction.  
(1)prevention (2)recession (3)depression (4)boom
- (2)03. Biking and walking are becoming increasingly more popular \_\_\_\_\_ of daily transportation.  
(1)alignment (2)modes (3)declaration (4)mentality
- (3)04. Compulsive hoarding occurs when a person acquires an \_\_\_\_\_ number of animals or objects and is unwilling to part with them.  
(1)expressive (2)extensive (3)excessive (4)expensive
- (3)05. Some bacteria and viruses have developed ways of avoiding \_\_\_\_\_ system defenses and causing sickness.  
(1)political (2)commune (3)immune (4)economical
- (1)06. If a product is labeled weather resistant, it means it's designed to \_\_\_\_\_ light exposure to the elements sun, rain, and wind.  
(1)withstand (2)understand (3)outperform (4)outstand
- (4)07. In the face of unjust \_\_\_\_\_ we can become bitter or better; upset or understanding; hostile or humble; furious or forgiving.  
(1)prediction (2)well-being (3)pledge (4)criticism
- (2)08. Passive-aggressive behavior from workers and managers is damaging to team \_\_\_\_\_ and productivity.  
(1)exploitation (2)unity (3)vulnerability (4)consumption
- (1)09. One person was reportedly killed, and thousands are without power after Tropical Storm Gordon made \_\_\_\_\_ between Alabama and the Florida panhandle with high-force winds and a heavy downpour.  
(1)landfall (2)marks (3)coast (4)fall
- (3)10. The growth of renewable energy across Latin America is creating a new economic \_\_\_\_\_ – exploiting those natural resources for domestic growth.  
(1)disparage (2)poverty  
(3)phenomenon (4)unification

二、文法測驗【請在下列各題中選出最適當的答案】

- (3)11.Many relationships \_\_\_\_\_ because they change and stop making the efforts to keep the love alive.  
(1)break on (2)break in (3)break up (4)break even
- (1)12.Trust is like glass \_\_\_\_\_ to be protected because once it is broken it can never be fixed.  
(1)that needs (2)where needs (3)who needs (4)what needs
- (2)13.The birth of modern research ethics began with a desire to protect human subjects \_\_\_\_\_ in research projects.  
(1)involving (2)involved (3)to involve (4)involve
- (4)14.\_\_\_\_\_ constitutes ethical research is important for all people who conduct research projects or use and apply the results from research findings.  
(1)Known that (2)Know what (3)Knowing that (4)Knowing what
- (2)15.The country's population aged 65-and-over reached 50 million for the first time in 2016 and is expected to continue growing \_\_\_\_\_ the “ baby boomers ” reach retirement.  
(1)like (2)as (3)for (4)yet
- (3)16.The more generous we are, \_\_\_\_\_ we become.  
(1)the more joy (2)more joyous (3)the more joyous (4)and joyful
- (1)17.Terrorism is not new, \_\_\_\_\_ of trying to prevent it through counterterrorism measures.  
(1)nor is the practice (2)neither is the practice  
(3)nor the practice is (4)neither the practice is
- (4)18.Ensuring food safety is one of those federal government \_\_\_\_\_ we only notice when it fails.  
(1)functional (2)function (3)functioned (4)functions
- (3)19.All researchers should be familiar \_\_\_\_\_ the basic ethical principles and have up-to-date knowledge about policies and procedures designed to ensure the safety of research subjects.  
(1)in (2)to (3)with (4)as
- (1)20. \_\_\_\_\_ doesn't just tell us about fossil fuel pollution or the release of banned chemicals.  
(1)What floats around in the air (2)That floats around in the air  
(3)It floats around in the air (4)Those float around in the air

三、克漏字測驗【請依照段落上下文意，選出最適當的答案】

第一篇

State and city outreach and education programs are helping reduce cycling and walking accidents by raising public awareness. California and Florida reported holding joint public health 21 with universities and other agencies to educate the public about walking and cycling safety. Several state and cities reported 22 pamphlets; developing media advertising campaigns or conducting outreach to some limited English-speaking populations 23 information on traffic laws and safety.

Many other states and cities are holding regular “ bike rodeos ” to teach biking and walking safety practices and to distribute helmets and other safety 24 to participants. Most police agencies reported giving their officers special training on cyclist and pedestrian safety and laws. 25, many police departments are now deploying “ bike patrols ” using bike-riding officers to patrol downtown areas and heavily trafficked cycling and pedestrian routes.

- (1)21.(1)campaigns (2)celebration (3)deliberation (4)predicament

(2)22.(1)distribute	(2)distributing	(3)distributed	(4)distribution
(4)23.(1)at	(2)in	(3)for	(4)with
(3)24.(1)sculpture	(2)instruction	(3)equipment	(4)fitness
(1)25.(1)In addition	(2)Despite	(3)Whatever	(4)Since

## 第二篇

Today, the Environmental Protection Agency sets and enforces tolerable limits of pollution. It also establishes time-tables to bring polluters into 26 with standards, an important aspect of its work since most of these requirements are recent and industries must be given reasonable time, often several years, to 27 the new standards. The EPA also has the 28 to coordinate and support research and anti-pollution efforts of state and local governments, private and public groups, and educational institutions. Furthermore, regional EPA offices develop, propose, and implement 29 regional programs for comprehensive environmental protection activities. 30 today the EPA delegates some responsibilities like monitoring and enforcement to U.S. state governments, it retains the authority to enforce policy through fines, sanctions, and other measures granted by the federal government.

(2)26.(1)time	(2)line	(3)ruler	(4)fine
(1)27.(1)conform to	(2)comply to	(3)reform to	(4)inform of
(3)28.(1)insurgency	(2)severity	(3)authority	(4)authenticity
(4)29.(1)deprived	(2)approval	(3)deprivation	(4)approved
(1)30.(1)While	(2)If	(3)Whether	(4)Where

## 四、閱讀測驗【請依照段落上下文意，選出最適當的答案】

### 第一篇

Environmental science is the study of the interactions between the physical, chemical, and biological components of nature. As such, it is a multidisciplinary science: it involves a number of disciplines like geology, hydrology, soil sciences, plant physiology, and ecology. Environmental scientists may have training in more than one discipline; for example, a geochemist has expertise in both geology and chemistry. Most often, the multidisciplinary nature of environmental scientists' work comes from collaborations they foster with other scientists from complementary research fields.

### A Problem-Solving Science

Environmental scientists rarely just study natural systems, but instead usually work towards solving problems stemming from our interactions with the environment. Normally the basic approach taken by environmental scientists first involves using data to detect a problem and evaluate its extent. Solutions to the issue are then designed and implemented. Finally, monitoring is done to determine whether the problem was fixed. Some examples of the types of projects environmental scientists may be involved with include:

- Coordinating cleanup efforts at an abandoned oil refinery labeled as a Superfund site, determining the extent of the pollution problem and putting together a **restoration** plan.
- Forecasting the effects of global climate change and sea level rise on a coastal bay system, and assisting with finding solutions to limit damages on coastal wetlands, shoreline property, and public infrastructure.
- Consulting with a construction team to help them with minimizing sediment pollution coming from the site of a future grocery store.
- Assisting the managers of a state government's fleet of vehicles with taking steps to reducing carbon dioxide and other greenhouse gas emissions.

(1)31.What is the main idea of this passage?

- (1) Environmental science is a multidisciplinary science so the environmental scientists need to detect, evaluate and fix problems in various fields.
- (2) Environmental scientists have to be trained in more than one discipline.
- (3) Environmental scientists should focus more on the natural system, such as ecology and geology.
- (4) Environmental scientists should assist the managers of a state government to reduce carbon dioxide and other greenhouse gas emissions.

(3)32. Which of the following discipline is not included in environmental science?

- (1) hydrology
- (2) plant physiology
- (3) astrology
- (4) soil sciences

(3)33. According to the passage, which project is not the responsibility of an environmental scientist?

- (1) Coordinating cleanup efforts at an abandoned oil refinery.
- (2) Forecasting the effects of global climate change and sea level rise on a coastal bay system.
- (3) Consulting with a construction team to help them with minimizing air pollution.
- (4) Assisting with finding solutions to limit damages on coastal wetlands, shoreline property, and public infrastructure.

(2)34. The word “ **restoration** ” means most nearly the same as \_\_\_\_\_.

- (1) recruiting
- (2) recovery
- (3) respite
- (4) recurrence

(1)35. What kind of approach will environmental scientists take to deal with a problem?

- (1) They will use data to locate it, evaluate its extent, design and implement the solutions, and make sure the problem is solved.
- (2) They will use data to detect it, monitor the solutions, and evaluate the situation.
- (3) They will detect it first, and collaborate with other scientists to jointly share the responsibility.
- (4) They will use data to evaluate the extent of it and take measures to monitor the development.

## 第二篇

### Emotional Intelligence: Important for Success

Interest in emotion psychology and the concept of emotional intelligence really caught fire with the 1995 publication of Daniel Goleman's book *Emotional Intelligence: Why it can Matter More Than IQ*. In the popular book, Goleman argued that emotional intelligence could be just as important, if not even more so, at predicting success in life. These emotional competencies, he argued, also played a particularly important role in the workplace.

The concept quickly caught the attention of the public, including human resource managers and business leaders. Researchers have suggested that emotional intelligence influences how well employees interact with their colleagues. EQ is also thought to play a role in how workers manage stress and conflict as well as overall

Studies have shown that employees with higher scores on measures of EQ also tend to be rated higher on measures of interpersonal functioning, leadership abilities, and stress management. Other studies have linked higher emotional intelligence with better job satisfaction as well as overall job performance.

Goleman suggested that while traditional intelligence was a quality associated with leadership success, it alone was not enough. People who are successful at work aren't just smart - they also have a strong amount of emotional intelligence.

But emotional intelligence is not something just for CEOs and senior managers. It's a quality that is important at every level of a person's career, whether you are a college student looking for an internship or a **seasoned** employee taking on a leadership role. If you want to succeed in the workplace and move up the career ladder, emotional intelligence is critical to your success.

(4)36. What is the main idea of this passage?

- (1) Emotional intelligence was criticized by many psychologists.
- (2) Traditional intelligence alone is actually associated with leadership success.
- (3) Emotional intelligence is something that only senior managers and CEOs need to have.
- (4) Emotional intelligence is recognized as a quality that can help people become more successful.

(3)37. Which of the following is true about emotional intelligence?

- (1) Emotional intelligence is only important in the workplace.
- (2) If a person has high emotional intelligence, he/she will surely be successful.
- (3) In addition to high IQ, people also need emotional intelligence to succeed in their career.
- (4) A person with high emotional intelligence will increase the stress level of others.

(3)38. From the passage, we can infer that \_\_\_\_\_.

- (1) Daniel Goleman first coined the term emotional intelligence in 1995.
- (2) the term emotional intelligence must be invented in 1995.
- (3) emotional intelligence will become an important criterion for companies to recruit workers.
- (4) all the successful entrepreneurs have a strong amount of emotional intelligence.

(1)39. The word “ **seasoned** ” means most nearly the same as \_\_\_\_\_.

- (1) experienced
- (2) substantial
- (3) crucial
- (4) apprehensive

(4)40. All of the following are mentioned as the benefits of high emotional intelligence except \_\_\_\_\_.

- (1) better interpersonal relationship
- (2) higher job satisfaction
- (3) better stress management
- (4) stronger immune system

## 貳、英文翻譯【共2題，占50分】

### 第一題：中翻英【配分25分】

如果你需要購買昂貴的東西並且無法一次支付所有費用，那麼使用信用卡是理想的，只要你理智地使用它。信用卡允許你全額支付該項目，然後通過幾期付款償清餘額，將費用分攤數月。有些信用卡提供0%的時期，這意味著你可以從無利息貸款中獲益。只要你在免息期結束前支付這筆總額，那麼你將不會被收取任何費用。但是錯過了這個截止日期，你將以每月增加到餘額的利息形式支付罰金。

### 第二題：英翻中【配分25分】

A trust company does not own the assets its customers assign to its management, but it may assume some legal obligation to take care of assets on behalf of other parties. A trust company or trust department is usually a division or an associated company of a commercial bank. Trusts and similar arrangements managed for eventual transfer are managed for profit, which it may take out of the assets annually or upon transfer to the beneficial third party. There are many trust companies to choose from, ranging in size and fees. These trusts generally charge their fees based on a percentage of assets, ranging from 0.25 percent to 2.0 percent, depending on the size of the trust.